

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PA  
HARRISBURG DIVISION**

In re: CRYSTAL I. WOOD

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Case No. 1:20-bk-03630

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 12/29/2020.
- 2) The plan was confirmed on 08/12/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 09/24/2021, 01/04/2022.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 12/13/2021.
- 5) The case was dismissed on 04/19/2022.
- 6) Number of months from filing or conversion to last payment: 18.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) A ll checks distributed by the Trustee relating to this case have cleared the bank.

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**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 3,707.00	
Less amount refunded to debtor(s)	\$ 147.90	
<b>NET RECEIPTS</b>		<b>\$ 3,559.10</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,312.16	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 291.90	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 2,604.06</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
CHAD J JULIUS ESQUIRE	Lgl	0.00	NA	NA	2,312.16	0.00
LTD ACQUISITIONS LLC	Uns	705.00	705.19	705.19	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	336.00	336.86	336.86	0.00	0.00
US DEPARTMENT OF EDUCATION	Uns	19,659.00	19,659.48	19,659.48	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	1,019.92	1,019.92	0.00	0.00
PENN WASTE, INC	Uns	472.20	383.37	383.37	0.00	0.00
M & T BANK	Sec	0.00	NA	NA	0.00	0.00
NISSAN MOTOR ACCEPTANCE	Sec	19,731.00	19,915.16	14,326.00	955.04	0.00
NISSAN MOTOR ACCEPTANCE	Uns	0.00	19,915.16	7,415.16	0.00	0.00
SPRINT	Uns	935.35	3,254.45	3,254.45	0.00	0.00
BRICKHOUSE OPCO I, LLC	Uns	0.00	865.56	865.56	0.00	0.00
FIRSTENERGY	Uns	0.00	2,582.26	2,582.26	0.00	0.00
AMERICAN INFOSOURCE	Uns	149.47	88.95	88.95	0.00	0.00
JACKSON TOWNSHIP	Sec	787.00	950.00	950.00	0.00	0.00
YORK COUNTY TAX CLAIM	Sec	2,750.00	2,750.00	2,750.00	0.00	0.00
M & T BANK	Sec	38,910.41	30,271.01	17,224.76	0.00	0.00
AKROND BILLING CENTER	Uns	411.00	NA	NA	0.00	0.00
CC HOLDINGS	Uns	1,019.00	NA	NA	0.00	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CGA LAW FIRM	Uns	3,069.14	NA	NA	0.00	0.00
CREDIT COLLECTION SVC	Uns	59.00	NA	NA	0.00	0.00
DIRECT TV	Uns	312.16	NA	NA	0.00	0.00
IC SYSTEM INC	Uns	312.00	NA	NA	0.00	0.00
MET ED	Uns	774.00	NA	NA	0.00	0.00
SOCIAL SECURITY	Uns	6,189.93	NA	NA	0.00	0.00
SOUTHWEST CREDIT SYSTEMS	Uns	447.00	NA	NA	0.00	0.00
KATE AND KIRLIN ASSC	Uns	336.86	NA	NA	0.00	0.00
YORK WATER CO	Uns	1,506.99	NA	NA	0.00	0.00
WELLSPAN	Uns	1,501.60	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 17,224.76	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 14,326.00	\$ 955.04	\$ 0.00
All Other Secured	\$ 3,700.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 35,250.76</b>	<b>\$ 955.04</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 36,311.20</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 2,604.06	
Disbursements to Creditors	\$ 955.04	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 3,559.10</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 08/11/2022

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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